UNITED NATIONS

DIVISION FOR
PALESTINIAN RIGHTS

REPORT ON THE UNITED NATIONS SEMINAR ON ASSISTANCE TO THE PALESTINIAN PEOPLE

"Building the Palestinian economy - challenges and prospects"

Cairo, 21-23 May 1996

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* *A slightly abbreviated version of this report was circulated to the General Assembly and the Economic and Social Council at the request of the Committee on the Exercise of the Inalienable Rights of the Palestinian People (A/51/166-E/1996/67).*

I. INTRODUCTION

A. Organization of the Seminar

1. The Seminar on Assistance to the Palestinian People was convened by the Committee on the Exercise of the Inalienable Rights of the Palestinian People in accordance with its mandate to promote international support for and assistance to the Palestinian people during the transitional period. The Seminar was held in Cairo from 21 to 23 May 1996.

B. Participation

2. The Committee on the Exercise of the Inalienable Rights of the Palestinian People was represented by Mr. Ibra Deguène Ka (Senegal), Chairman; Mr. Ravan A. G. Farhadi (Afghanistan), Vice-Chairman, Mr. Joseph Cassar (Malta), Rapporteur; Mr. Pedro Nuñez Mosquera (Cuba); and Mr. Nasser Al-Kidwa (Palestine). The Committee Chairman served as Chairman of the Seminar and the Committee Rapporteur as its Rapporteur.

3. Invitations to participate in the Seminar were extended to Governments, intergovernmental organizations, United Nations organizations and agencies, and non-governmental organizations (NGOs). A number of experts were invited to make presentations at the Seminar.

4. The following Governments were represented at the Seminar: Afghanistan, Algeria, Armenia, Australia, Austria, Bahrain, Belgium, Bolivia, Bulgaria, Burkina Faso, China, Côte d'Ivoire, Croatia, Cuba, Cyprus, Czech Republic, Ecuador, Egypt, Eritrea, Finland, France, Greece, Honduras, Hungary, India, Indonesia, Italy, Japan, Jordan, Kazakstan, Kenya, Malaysia, Mali, Malta, Mexico, Morocco, Nepal, Norway, Pakistan, Poland, Portugal, Qatar, Republic of Korea, Romania, Russian Federation, Saudi Arabia, Senegal, Slovakia, South Africa, Spain, Sri Lanka, Sudan, Sweden, Switzerland, Thailand, Tunisia, Turkey, Ukraine, United Kingdom, Uruguay, Yemen and Zaire.

5. The following organizations, agencies and other entities of the United Nations system participated in the Seminar: United Nations Educational, Scientific and Cultural Organization (UNESCO), International Labour Organization (ILO), United Nations Children's Fund (UNICEF), United Nations Conference on Trade and Development (UNCTAD), United Nations Development Programme (UNDP), United Nations Institute for Training and Research (UNITAR), United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), Office of the United Nations Special Coordinator in the Occupied Territories (UNSCO), Office of the United Nations High Commissioner for Refugees (UNHCR), United Nations Centre for Human Settlements (Habitat), United Nations Environment Programme (UNEP), United Nations Industrial Development Organization (UNIDO), World Bank, World Health Organization (WHO), United Nations Information Centre (Cairo) and Food and Agriculture Organization of the United Nations (FAO).

6. The following intergovernmental organizations were represented at the Seminar: Arab Administrative Development Organization, the European Union and the League of Arab States.

7. A delegation of Palestine took part in the work of the Seminar.

8. The following experts presented papers: Mr. Taha Abdel Aleem, Deputy Director, Al-Ahram Centre for Political and Strategic Studies, Cairo; Mr. Marwan Abdul Hamid, Assistant Deputy Minister, Ministry of Housing and Public Works, Palestinian Authority; Mr. Mahmoud Ahmed Al Takruri, Deputy Regional Manager, Cairo-Amman Bank, Ramallah; Mr. James S. Duesenberry, Professor, John F. Kennedy School of Government, Harvard University; Mr. Jean-Michel Dumont, Secretary-General, Parliamentary Association

for Euro-Arab Cooperation; Mr. Nabil El-Sherif, Deputy Managing Director, Palestinian Economic Council for Development and Reconstruction (PECDAR), Gaza, and Director, Palestinian Water Authority; Mr. Geoffrey Haley, Aid Coordinator for Technical Assistance, Office of the European Union in the West Bank and Gaza; Mr. Said Hammoud, Secretary, Founding Committee of Salam International Investment; Mr. Milad Hanna, former Chairman, Committee on Housing and Construction, Egyptian Parliament; Mr. Walid Hasna, Chief Engineer, UNDP Programme of Assistance to the Palestinian People; Mr. Samir Huleileh, Assistant Deputy Minister, Ministry of Economy, Trade and Industry, Palestinian Authority; Mr. Odin G. Knudsen, Resident Representative and Programme Manager, West Bank and Gaza Resident Mission, the World Bank; Mr. Robert Z. Lawrence, Professor of International Trade, Institute for Social and Economic Policy in the Middle East, Harvard University; Ms. Ghania Malhees, Assistant Deputy Minister, Ministry of Economy, Trade and Industry, Palestinian Authority; Mr. Ahmad Mashal, Director, Research Department, Palestinian Monetary Authority; Mr. Yousef Mahmoud Najem, Palestine Chamber of Commerce, Gaza Strip; Mr. James Ryan, Chairman, Shahrazad Homes; Mr. Ali Sha'at, Assistant Deputy Minister, Ministry of Planning and International Cooperation, Palestinian Authority; Mr. Henry Siegman, Director, US/Middle East Project, and Senior Fellow, Council on Foreign Relations, New York; Mr. Hanspeter Tschäni, Senior Adviser, Swiss Trade Initiative for the Middle East and North Africa; and Mr. Mohamed M. Ziara, Director-General, Ministry of Housing and Public Works, Palestinian Authority. Mr. Nadav Halevi, Professor of International Trade at the Hebrew University, who accepted the invitation to participate in the Seminar, could not attend because of unforeseen circumstances. His paper was made available to participants.

9. The following non-governmental organizations attended the meeting: Afro-Asian Peoples' Solidarity Organization, Arab Organization for Human Rights, Arab Network for Environment and Development, Ibn Khaldoun Centre for Development Studies, International Coordinating Committee for NGOs on the Question of Palestine (ICCP), Presbyterian Church (USA), Welfare Association and Society for Upgrading the Built Environment.

C. Agenda

10. The purpose of the Seminar was to provide a framework for an expert discussion on the various aspects of international assistance to the Palestinian people and on the problems of the reconstruction of the Palestinian economy, as well as on Palestinian institution- and nation-building in the wake of the important developments which have taken place since June 1995, when the Committee on the Exercise of the Inalienable Rights of the Palestinian People held a similar event at UNESCO headquarters in Paris.

11. In the plenary sessions and in the course of the round-table discussions, the participants addressed the following general themes:

- Building the Palestinian economy - challenges and prospects;
- International assistance to the Palestinian people: experience and perspective;
- Trade sector;
- The role of the financial institutions;
- The housing sector.

D. Opening of the Seminar

12. At the opening session, a statement was made by Mr. Mohamed Adel El Safty, First Under-Secretary, Ministry of Foreign Affairs of Egypt. A statement on behalf of the Secretary-General of the United Nations was read out by his representative, the Commissioner-General of UNWRA, Mr. Peter Hansen. Statements were made by Mr. Ibra Deguène Ka, Chairman of the Committee on the Exercise of the Inalienable Rights of the Palestinian People, Mr. Zuhdi Nashashibi, Minister of Finance of the Palestinian Authority and President of the Palestine National Fund, and Mr. Said Kamal, Assistant Secretary-General of the League of Arab States.

13. In his statement, Mr. Mohamed Adel El Safty, First Under-Secretary of the Ministry of Foreign Affairs of Egypt, expressed Egypt's deep appreciation of the United Nations efforts to support Palestinian rights and assist the Palestinian people. Significant progress had been registered in the peace process and Egypt would continue to contribute towards its consolidation. The process, however, was still vulnerable and could be derailed if the challenges it still faced were not treated in a coordinated manner. A strengthened and developed Palestinian economy was an integral part of the peace process. Though aid was important at the current stage of its development, the consolidation of trade was the only guarantee for its continued and sustainable growth and the generation of employment. Mr. El Safty urged the international community to assist the Palestinian people in achieving a qualitative shift in their economy through a "double-focus" approach. Commenting on the closures of the Palestinian territory and their political and economic impact, he said that those measures conflicted with the peace process.

14. In the statement read on behalf of the Secretary-General of the United Nations by his representative, the Commissioner-General of UNWRA, Mr. Peter Hansen, the Secretary-General emphasized the importance of the agreements reached between Israel and the Palestine Liberation Organization since 1993 and expressed the hope that those achievements would encourage progress in the crucial stage of Israeli-Palestinian negotiations, which had begun in early May, as well as on the Israeli-Syrian and Israeli-Lebanese tracks. Also, the recent cease-fire agreement in Lebanon augured well for the resumption of negotiations and was essential for the attainment of a comprehensive, just and lasting settlement based on Security Council resolutions 242 (1967) and 338 (1973) and the establishment of real peace in the area. Over the past few months, the Secretary-General had, on several occasions, expressed outrage at acts of violence aimed at derailing the peace process. He had also expressed deep concern over the deterioration of the Palestinian economy as a result of the Israeli closure of the West Bank and the Gaza Strip. The programmes and agencies of the United Nations system would continue to provide all possible assistance towards the achievement of the sustainable economic and social development of the Palestinian people. As regards implementation of General Assembly resolutions on assistance to the Palestinian people, the Secretary-General emphasized the need for an effective and integrated approach on the ground through the close cooperation of the Special Coordinator, UNDP and UNRWA. The transfer of UNRWA headquarters to Gaza should give further impetus to that process.

15. Mr. Ibra Deguène Ka, Chairman of the Committee on the Exercise of the Inalienable Rights of the Palestinian People, said that the Committee welcomed the breakthroughs in the Israeli-Palestinian track, the Palestinian elections of 20 January 1996 and the timely start of the final status negotiations in Taba. The Committee greatly appreciated the efforts by donor Governments, the Bretton Woods institutions and other intergovernmental and non-governmental organizations to assist the Palestinian people in reconstruction and development. The Committee had expressed great concern at the closure by the Israeli authorities of the Palestinian territory, including Jerusalem. In addition to delays in the implementation of the agreements, the Palestinian people had also been held back in its nation-building efforts by the slow progress in the disbursement of the assistance funds pledged by the donor community. While trying to reconstruct their economy and lay the foundations for their future State, the Palestinians were aware of the need for eventual integration into a larger economic context and for developing mutually beneficial ties with countries of the Middle East, North Africa and the Mediterranean basin. He emphasized that the Committee had given special attention to the promotion of international assistance to the Palestinian people and the convening of the Seminar devoted to the issue.

16. In his statement, Mr. Zuhdi Nashashibi, Minister of Finance of the Palestinian Authority and President of the Palestine National Fund, underlined the importance of progress in the final status negotiations. Those negotiations were crucial and none of the parties involved could afford to make any mistakes in the talks. He was grateful to the international community and to the World Bank and the other Bretton Woods institutions for their assistance. Their aid was of great importance in laying the foundations of a sound and sustainable economy. Referring to the closures by Israel of the Palestinian territory, he said that they could result in a dramatic increase in the budget deficit and would hinder the Palestinian Authority's progress in the economic area. The losses caused by the closure measures cost the Palestinian Authority $6 million a day.

17. Mr. Said Kamal, Assistant Secretary-General of the League of Arab States, said that any political solution for the Palestinian issue must be accompanied by crucial solutions in the economic area. Attaching importance to higher education in the West Bank and the Gaza Strip, the League of Arab States was endorsing the idea of establishing a Palestine Arab University as a collective endeavour by the Arab States. The World Bank and other donors had expressed interest in its establishment.

II. PLENARY SESSION

Building the Palestinian economy - challenges and prospects

18. The plenary session, entitled "Building the Palestinian economy - challenges and prospects", was reserved for statements by representatives of donor countries and other Governments, intergovernmental and national organizations, non-governmental organizations and organizations and entities of the United Nations system.

19. Statements were made by representatives of Palestine, UNRWA, UNSCO, the United Kingdom, Indonesia, Norway, Finland, Jordan, UNDP, UNESCO, FAO, UNEP, UNICEF, Habitat and Mr. K.M. Khan, Asian Coordinator of the International Coordinating Committee for NGOs on the Question of Palestine.

20. The representative of Palestine outlined the economic objectives of the Palestinian Authority, namely, to build the economy in the interest of the Palestinian people, detach it from its dependence on other economies, integrate it with the Arab neighbours, access outside markets, solve the unemployment problem and find commodities at reasonable prices. He called upon the donor countries to fulfil their pledges, in particular, to create work opportunities in the Palestinian territory.

21. The Commissioner-General of UNRWA stressed the importance of maintaining UNWRA services to the Palestine refugees as an important contribution to the peace process. His organization helped in the employment of staff, and it implemented an income-generation programme in the Gaza Strip that had provided low-interest loans to entrepreneurs and workers in the informal sector. He noted the importance of recognizing that Palestine refugees also lived in Jordan, Lebanon and Syria and of recognizing their significance to the peace process.

22. The representative of UNSCO called for concerted action to further ease the closures of Palestinian territory, focus on employment-generating projects, address the large increase in the budget deficit of the Palestinian Authority and expedite the implementation of projects. Donor funds should be allocated to projects with a high labour component. It was crucial to begin seriously the process of planning. UNSCO would contribute to that process by issuing the United Nations inter-agency report in July.

23. The representative of the United Kingdom urged that aid pledged by donors should be rapidly delivered. With regard to the Tripartite Action Plan, he called upon the Israeli Government to ease the closures of Palestinian territory and upon the Palestinian Authority to improve the transparency of the budgetary arrangements. He stressed that his Government had considerably increased its bilateral aid since the signing of the Declaration of Principles.

24. The representative of Indonesia said that Israeli practices, whether the arbitrary closure of Palestinian territory or military operations against Lebanon, were certainly not consistent with the objective of building and strengthening the Palestinian economy. He called upon the international community to seek to minimize political uncertainty by ensuring respect by Israel of the letter and spirit of the Declaration of Principles and the subsequent agreements.

25. The representative of Norway referred to the conclusions of the Ad Hoc Liaison Committee and stressed that there was an urgent need to accelerate the allocation and disbursement of pledges to immediate and intermediate-term labour-intensive projects. The emergency employment-generation programme in the West Bank and Gaza must be urgently financed and implemented. The disbursement of pledges towards covering the recurrent cost deficit in the Palestinian Authority's current budget must be speeded up, and fund-raising initiatives should be undertaken without delay. The free flow of goods into and out of the West Bank and Gaza was crucial to ensure the continuation of private sector activities.

26. The representative of Finland reiterated her Government's full support for the peace process and its belief that in the long term the region would offer the Palestinians great economic opportunities.

27. The representative of Jordan emphasized his Government's support for the Palestinian people under occupation as well as for the Palestinian Authority. He referred to special arrangements to ensure the free movement of commodities via the bridges. Those interested in the Jordanian expertise in the fields of reconstruction and economy-building should take advantage of the geographical proximity of Jordan to the Palestinian territory.

28. The representative of UNDP referred to the successful implementation of its Programme of Assistance to the Palestinian People and described some of the problems the programme was facing, among them a general lateness on the part of the donors and, consequently, the lack of available funding for ongoing projects, as well as the inexperience of the Palestinian counterpart institutions. Despite all constraints, UNDP expected to spend $46 million in 1996 for projects in the West Bank and Gaza.

29. The representative of UNESCO informed participants that under the UNESCO/PLO Plan of Action, 26 concrete projects had been prepared. Currently, UNESCO was mobilizing resources for that purpose and had set up an intersectoral unit to monitor the implementation of the projects.

30. The representative of FAO informed participants of a joint FAO/UNDP project to support the Palestinian Ministry of Agriculture over the next two years. He described the project as a good example of cooperation between two agencies aimed at achieving the same goal.

31. The representative of UNICEF called for a carefully worked-out social and human development policy to go hand in hand with macroeconomic policy. That would make possible a harmonious pattern of macroeconomic growth for the society, with microeconomic benefits accruing even to the underprivileged and vulnerable groups, and would contribute not only to economic, social and human development but also to the entire peace process.

32. The representative of Habitat said that his organization had established a liaison unit in the occupied territories to provide direct technical advice and assistance to the Palestinian Authority and to municipal governments, UNSCO and other national and international bodies requesting it. It would also identify potential areas of needed technical assistance and cooperation and mobilize required external financial resources.

33. The representative of UNEP stressed that sustainable economic development rested on three pillars: financial sustainability; human resources; and conservation, protection and development of natural resources. He reiterated UNEP's commitment and willingness to cooperate with the Palestinian Authority in the protection of the environment and the sustainable development of natural resources.

34. The Asian Coordinator of the International Coordinating Committee for NGOs on the Question of Palestine said that his country, India, was participating in the economic development of the Palestinian people, involving the Government and the private sector. He informed participants of the Asian NGOs' desire to collaborate with the United Nations in organizing an Asian seminar and NGO symposium on the question of Palestine in order to mobilize people in Asia in support of the Palestinians.

III. SUMMARY OF PRESENTATIONS

Round-table discussions

Round table I. International assistance to the Palestinian people: experience and perspectives

35. The round table was moderated by Mr. Robert Z. Lawrence.

36. Mr. Odin G. Knudsen, Resident Representative and Programme Manager, West Bank and Gaza Resident Mission, the World Bank, addressed the issue of international assistance to the Palestinian people. He said that a series of Israeli-Palestinian agreements had marked the peace process, bringing with them additional but partial responsibilities to the Palestinian Authority. Although all of those agreements were important in that they moved the political agenda forward, none were sustainable in themselves; they required the support of donors not just for investments but also for the budget. To support the private economy, two instruments were to be used: the donor investment programme and the trade and employment relations as outlined in the economic protocol accompanying the Gaza-Jericho Agreement. He described the present state of economic relations between Israel and the Palestinian Authority and models of economic interaction between them.

37. Ms. Ghania Malhees, Assistant Deputy Minister, Ministry of Economy, Trade and Industry, Palestinian Authority, said that international assistance, while forthcoming, had been very limited when measured against basic needs and had been insignificant compared to the extremely high costs of the alternatives should the peace process not succeed. International assistance did, however, play a crucial role in expanding mutual interests, which was needed for the peace process and for peaceful coexistence. She spoke about the international assistance programme and performance assessment, highlighting the issues that had arisen from the implementation of the programme and which reflected negatively on the credibility of the peace process.

38. Mr. Nabil El-Sherif, Deputy Managing Director, PECDAR, Gaza, and Director of the Palestinian Water Authority, focused on the issues of water supply and job creation in the West Bank and the Gaza Strip. The water supply problem had three components: the lack of efficient management of the present water sources; the shortage of water in relation to demand; and the poor quality of water. He also described the present water supply situation. Explaining the progress in the programme of job creation, which had been in place since 1995, he stressed that the United Nations had an important role to play in coordinating the job-creation projects. The World Bank was also coordinating the management of the rehabilitation, job-creation and water programmes.

39. Mr. Henry Siegman, Director, US/Middle East Project, and Senior Fellow at the Council on Foreign Relations, New York, cautioned against excessive pessimism with respect to the present situation on the ground. He observed that one of several factors that prevented greater economic success before the latest closures of the Palestinian territory was the elaborate structures and procedures established by the international community to plan and manage the flow of development assistance. It was entirely predictable that, in their intermediary role, those structures and procedures would not only cause interminable delays but would also absorb a not inconsiderable proportion of the resources. Far more money had been disbursed to experts and consultants for feasibility studies than to Palestinians in the West Bank and the Gaza Strip. There was a need for a simplification of the intermediary structures and procedures. He was of the view that, perhaps, the idea of an Israeli mini- Marshall Plan, first put out by a group of Israeli economists, was one whose time had come. He also described the work on the issue of international assistance carried out by the Council on Foreign Relations.

40. Mr. Geoffrey Haley, Aid Coordinator for Technical Assistance, Office of the European Union in the West Bank and Gaza, said that since the summer of 1992 the European Union had stepped up its assistance to the Palestinians and had been involved in efforts to support the budget deficit. There was a need to

improve the way aid was disbursed; donors should handle the cash flow more sympathetically. On the Palestinian Authority side, decentralization was required in implementing the various donor projects. He praised the introduction and implementation of the new tax system by the Palestinian Authority. The European Union put great emphasis on the tripartite action plan to urge Israel to fulfil its obligations. He emphasized that sustainable employment was of special importance to the Palestinians.

41. During the ensuing discussion, participants emphasized the importance of international assistance in view of the limited Palestinian resources and in light of special circumstances, such as the closures of the Palestinian territories and the resulting hardships. The crucial role of developing the housing sector to guarantee sustainable employment was stressed by some participants. Attracting private investment was very important but, at the same time, very difficult to sustain. After the Oslo accords, thousands of diaspora Palestinians invested in the territories, but only small numbers stayed on because of political limitations and prevailing circumstances. Consensus was reached that the key question was how to achieve sustainable economic growth and increase employment opportunities.

Round table II. Trade sector

42. The round table was moderated by Mr. James S. Duesenberry.

43. Mr. Robert Z. Lawrence, Professor of International Trade, Institute for Social and Economic Policy in the Middle East, Harvard University, discussed aspects of the Palestinian trade strategy, including the issue of free trade with Israel and Arab countries and with special focus on regional trade arrangements. He outlined advantages and disadvantages of the Israeli-Palestinian customs union. An alternative to the customs union might be a free-trade area between Israel and the Palestinian Authority, which could ease the problem of revenue attribution, mitigate trade diversion by lowering tariffs on imports, and provide for additional relationships with other countries. He favoured the customs union because of its simplicity and a reduction in the diversion of trade, as Israeli tariffs were continuously being liberalized and because it would save on the need to police borders. He also tackled the issue of protocol trade. For the future, instead of proceeding by concluding separate bilateral agreements, a free-trade agreement should be concluded among the triad of Israeli, Jordanian and Palestinian economies and eventually be extended to include Egypt, Lebanon, the Syrian Arab Republic and other countries.

44. Mr. Samir Huleileh, Assistant Deputy Minister, Ministry of Economy, Trade and Industry, Palestinian Authority, discussed the economic protocol between the Palestinian Authority and Israel, describing it as an "awkward compromise" designed to survive the five-year transitional period. At the same time, the protocol enabled the Palestinian Authority to open direct trade links with the Arab and Islamic countries. He said that opening up the international borders and the internal linkages between the West Bank and the Gaza Strip should be the first priority, while the issue of the closure of the territory from Israel should be the second priority for the Palestinians.

45. Mr. Hanspeter Tschäni, Senior Adviser, Swiss Trade Initiative for the Middle East and North Africa, discussed the Israeli-Palestinian agreements in the economic area with special emphasis on the Paris Agreement. He examined trade and trade-related issues in the agreement, including its nature, the trade and economic relationship between Israel and the Palestinian Authority and the external relations of the two parties. He said that the objectives of the preamble had not been fulfilled since the signing of the Paris Agreement. Security considerations prevailed over economic ones. While Israel experienced an economic boom, economic activity in the West Bank and the Gaza Strip had faced a net loss over the past two years, and the near-total closure of the Israeli market for West Bank and Gaza Strip products and workers made matters even worse. In the Paris Agreement, the approach chosen was that of a mixed arrangement under the name of a customs union and the predominance of the Israeli trade regime. He outlined several inconsistencies with regard to that approach, the trade provisions of the agreement and their implementation.

46. Mr. Jean-Michel Dumont, Secretary-General of the Parliamentary Association for Euro-Arab Cooperation, described trade relations between the Palestinian territory and the European Union. He recalled the various regulations on trade with the occupied West Bank and the Gaza Strip, adopted by the European Union (European Community, at the time) since 1986, which served as the legal framework for such trade, and focused on the content of those regulations. He outlined some present problems and obstacles to trade, as well as the prospects for the development of trade between the European Union and the Palestinian Authority. He concluded by saying that, despite the political importance of the European Union's trade regulations, the Palestinians had to explore other markets.

47. Mr. Taha Abdel Aleem, Deputy Director, Al-Ahram Centre for Political and Strategic Studies, Cairo, examined the economic motives for peace in the region from the Arab perspective. The Israeli-Palestinian Declaration of Principles was a major step towards peace with Israel. It brought about the possibility of Arab-Israeli economic cooperation whereby the Arab side accepted, for the first time, the notion of Arab-Israeli regional economic integration. He then described the ways the Arab-Israeli interaction could be developed and gave a detailed outline of the three perspective scenarios for the Middle Eastern market: the restricted market scenario, the common market and the open market.

48. Mr. Yousef Mahmoud Najem, Palestine Chamber of Commerce, Gaza Strip, said that the only viable trade strategy for the Palestinian economy would be to concentrate on external markets, those which supported the export of Palestinian products. He described the situation with regard to the agricultural and industrial sectors and the current status of the Israeli-Palestinian economic agreement of April 1994. He also stressed that the establishment of an independent economy and sustainable economic development would necessarily require a diversified production base, free trade relations with Israel and the transformation from dependency on exporting labour to production and exports to foreign markets.

49. In the discussion, participants supported the concept of an Israeli-Palestinian customs union as a feasible tool to contribute to the development of a Palestinian economy. The customs union must, however, be based on the principles of equality and mutual benefit. One participant stressed that, in the past, free trade agreements had been concluded with Israel without being sensitive to the needs of the Palestinian people. The concept of industrial parks was also discussed; their creation would allow the Palestinian economy to obtain imports at world market prices. Some South-East Asian countries could provide important experience in that regard. Participants drew attention to crucial differences in the trade regulations between the European Union and the United States. It was said that the United States Administration had little flexibility in that regard because the Congress could easily impose its guidelines, making the issues part of its politics. However, administrative rules could facilitate many things and it was suggested that the Palestinian Authority should raise those matters with the United States Administration.

Round table III. The role of the financial institutions

50. The round table was moderated by Mr. Hanspeter Tschäni.

51. Mr. Ahmad Mashal, Director of the Research Department of the Palestinian Monetary Authority, spoke about the role of the financial sector in the development of the Palestinian economy. On the issue of the development of banking operations in the West Bank and the Gaza Strip, he said that the principal data indicated a substantial growth in bank assets in the territory. He outlined the functions assigned to the Palestinian Monetary Authority and explained how it operated. He described the current state of the Palestinian economy and the participation of Palestinian financial institutions in economic development and in formulating a development strategy for the financial sector.

52. Mr. James S. Duesenberry, Professor Emeritus of Money and Banking, Harvard University, said that the West Bank and the Gaza Strip had a very limited financial sector, with a dozen or so banks having wide powers and capable of undertaking all the functions appropriate to depository banks. There had been a

substantial inflow of deposits and an increase in lending. The growth of lending was now inhibited by a limited profitability of investment; the reluctance of banks to take long-term commitments because of risks imposed by uncertainty over future political and economic conditions; the inability to obtain clear titles to real estate needed for collateral; and lack of use by banks of chattel mortgages in financing vehicles and equipment. As regards structural changes, bank supervisors should press for legal changes required for the operation of equipment finance and leasing companies in order to provide competition and encourage lending to new firms. Once banks were more or less loaned up, the Palestinian Monetary Authority should encourage development of an interbank market in very short-term funds. On the long-term markets, he addressed the issues of credit and equity. On the role of government agencies and regulatory programmes in finance, the Government should help to deal with the financial problems of particular sectors by working with the banking system to remove legal or regulatory obstacles to constructive action and provide technical assistance and, occasionally, explicit subsidies. On the currency situation, he was of the view that after so much use of other currencies any new Palestinian currency would be vulnerable to "dollarization" unless it could prove its worth. A stable currency required that Palestinian exports were competitive enough at the outset to support the growing import requirements of a growing economy.

53. Mr. Mahmoud Ahmed Al Takruri, Deputy Regional Manager, Cairo-Amman Bank, West Bank, discussed the role of private financial institutions in building the Palestinian economy and described the economic situation in the West Bank and the Gaza Strip, with special emphasis on the role of banks. The economic development process in the territory was complicated by three factors: the delay in the disbursement of donors' pledges; slow international and diaspora investments; and the slow pace of implementation by Israel of the Oslo II agreements. He proposed a number of measures aimed at improvement and activization of economic growth: at the bank level, he recommended development of client awareness of banking services; the development of long-term lending tools; the introduction of sophisticated products and services; and focusing on productive lending as opposed to consumer-type lending. On the national level, he recommended maintaining an open market policy, adopting an offshore banking and industrial strategy by the Palestinian Authority, establishing a risk mechanism, creating a rediscount facility and enhancing the overall investment environment.

54. Mr. Said Hammoud, Secretary of the Founding Committee of Salam International Investment, discussed problems encountered by the Palestinian economy in developing an effective financing system and the need for revolutionizing and modernizing Palestinian approaches to the roles played by the financing institutions. He said that the closures by Israel of the Palestinian territory prevented the free flow of goods and people, causing hardships for the Palestinians. He proposed the establishment of a new enterprise or commerce development bank.

55. In the ensuing discussion, participants elaborated on the issue of loan guarantees. It was emphasized that Palestinian banks or other local institutions were not in a position to guarantee loan programmes on their own. It was suggested that donors, together with the Palestinian Authority, should share the loan risk with the banks involved to encourage them to lend in the market. Participants highlighted the difficult situation with regard to the prevailing interest rate. Participants were informed that the Palestinian Authority was preparing the creation of specialized banks, such as a housing bank in cooperation with the World Bank, or a development bank for reconstruction in cooperation with private bankers.

Round table IV. The housing sector

56. The round table was moderated by Mr. Khaled Abdel Shafie.

57. Mr. Marwan Abdul Hamid, Assistant Deputy Minister of Housing and Public Works, Palestinian Authority, said that there was a high demand for housing in the West Bank and the Gaza Strip that would be affordable to low-income population groups. Demand would continue to grow to accommodate the high rate of population growth and the expected returnees. The Palestinian Authority was working on strategies for

solving the housing problem and increasing the supply of affordable housing to low-income population groups. Strategies would focus on long-term financing by establishing a housing bank, upgrading infrastructure in low-income neighbourhoods and encouraging private sector participation in the development of the housing sector. He dealt in greater detail with the relationship between population growth and the need for housing and the role played in addressing the housing problem by the public and private sectors.

58. Mr. James Ryan, Chairman of Shahrazad Homes, discussed the factors affecting the housing situation in the West Bank. The factors that must be dealt with for affordable housing were: the need for mortgage-banking capability; the availability of land at reasonable prices, with electricity, sewer and water availability; the availability of building materials, including finished products; and the availability of a workforce capable of keeping schedules and decreasing building time. He was of the view that housing with proper financing could and should be used to stimulate the West Bank economy and, in doing so, support the peace process.

59. Mr. Ali Sha'at, Assistant Deputy Minister of Planning and International Cooperation of the Palestinian Authority, dealt with the refugee aspects of the housing situation. The circumstances encountered by the Palestine refugees had all had an impact on their socio-economic status. Within the context of the new political changes, it was hoped that an international agreement could be reached that would address the unique situation of the Palestine refugees. The refugee question was likely to prove the most difficult component of the Palestinian-Israeli conflict to resolve. He gave an in-depth description of the political context of the issue, its demographic and socio-economic characteristics, the health conditions of the Palestinian refugees, and their rights. He also highlighted the fact that continued rapid population growth and increasing population density, without the development of adequate housing and infrastructure, was creating environmental and social problems and detrimentally affecting the status of the population. He called for the implementation of General Assembly resolution 194 (III) of 11 December 1948 on the question of Palestine refugees, as well as a strengthened programme of assistance to the refugees until that resolution was implemented.

60. Mr. Walid Hasna, Chief Engineer, UNDP Programme of Assistance to the Palestinian People, spoke of the relationship between the construction strategy and the housing policy. The unsatisfactory housing situation was attributed to a number of constraints, including the lack of a national housing policy and implementation strategy reflecting current and prospective economic realities, inadequate delivery of land for housing, the lack of financial mechanisms that catered to the needs of low- and middle-income groups, and high construction costs relative to incomes. He discussed measures to be taken to relieve the contracting industry from factors that were impeding its development. Because of the current unemployment situation in the West Bank and Gaza Strip, the construction strategy should also focus on promoting labour-intensive construction techniques.

61. Mr. Milad Hanna, former Chairman of the Committee on Housing and Construction of the Egyptian Parliament, said housing was a local problem and no general recipe for its solution could be offered. In the case of the Palestinian Authority, there were two sides of the equation, people and housing. This represented a unique problem and a unique challenge since the two sides of the equation were not defined. No sound housing policy could be implemented without making land available. The Palestinian Authority had to deliver and build immediately since any delay would make the population less content and would affect the progress of the peace process. A sound housing policy required equilibrium between supply and demand, and classification for the different income groups. He said that unless the housing policy was introduced properly, it would lead to problems bound to affect the next generation.

62. Mr. Mohamed M. Ziara, Director-General, Ministry of Housing and Public Works of the Palestinian Authority, speaking about the housing sector in the West Bank and the Gaza Strip, stressed the importance attached by the Palestinian Authority to the question of housing. He outlined the situation with respect to the housing conditions of the Palestinian people and their housing needs and explained the role played by the Ministry of Housing and Public Works. As part of the Israeli-Palestinian peace process, a peace housing programme, providing a range of housing choices for buyers, would be designed to accomplish those objectives. The pilot housing projects would include such options as the development of new communities,

neighbourhood development, and off-site infrastructure and services. Other programmes included the national housing strategy; data collection and analysis; international-Palestinian centres; land and housing regulations; and technical assistance and training.

63. In the debate, participants emphasized the urgency for the Palestinian Authority to establish a very flexible master plan for the housing sector in the territories under its authority. Its discussion should involve the whole Palestinian people, not only to obtain wide input in the plan, but also to ensure broadest participation in its implementation. NGOs should mobilize the people to participate in building houses and should motivate them to use some of their savings to improve living conditions. The Palestinian Authority should fight land speculation and, at the same time, promote investment in construction, tourism and the like. Some participants felt that the concept of government-owned land facilitated the development of land, including building the necessary infrastructure, and pointed to the Israeli experience, where 94 per cent of the land belonged to the State. Participants also agreed on the recommendation that subsidies should be used sparingly and carefully to promote the housing sector. Finally, they stressed the importance of linking the development of the housing sector with environmental issues and social challenges, such as encouraging collective neighbourhoods.

IV. CLOSING SESSION

64. Closing statements were made by the representative of Egypt, the observer of Palestine, and the Chairman of the Committee on the Exercise of the Inalienable Rights of the Palestinian People.

65. In his statement, Mr. Qassem El-Masry, Assistant Minister for Foreign Affairs of Egypt, said that the meeting underscored the importance attached by the international community to assistance to the Palestinian Authority. The papers presented at the Seminar contributed to the development of the Palestinian economy. He called the attention of participants to the closures by Israel of the Palestinian territory and their negative effect on the Palestinian economy. He said that the peace process should be supported by improvement of the economic and social conditions and of the quality of life of the Palestinian people. In that regard, he acknowledged the contribution made by United Nations agencies.

66. Mr. Nasser Al-Kidwa, Permanent Observer of Palestine to the United Nations, said that the Seminar had important political and economic implications. The meeting underscored the following points: (a) that the international community was ready to increase its support to help build the Palestinian economy; (b) that there was still a need to develop performance on both sides, the Palestinian Authority and the donor community, and that this would result in the honouring of commitments by donors; and (c) that there was an urgent need for Israel to undertake substantive changes in its policy vis-à-vis the Palestinian Authority if there was a will to make the peace process succeed and to achieve success in building the Palestinian economy.

67. In his concluding remarks, Mr. Ibra Deguène Ka, Chairman of the Committee on the Exercise of the Inalienable Rights of the Palestinian People, said that the participants had been in agreement on the need for an accelerated disbursement by the international donor community of pledged assistance. The view had also been expressed that trade should become an important vehicle in developing a sustainable Palestinian economy, reducing the dependence on Israel and the need to rely heavily on various external forms of assistance. Much had been said about the critical need of the Palestinian population for housing. Many participants had voiced concern about the closures by the Israeli authorities of the Palestinian territory and their severe impact on economic activity in the West Bank and Gaza Strip. He expressed appreciation to the officials of the Palestinian Authority for the information they had provided on the various measures aimed at establishing an effective Palestinian administration.

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ANNEX

List of participants

Experts/Moderators

Mr. Taha Abdel Aleem Taha, Deputy Director,
Al Ahram Centre for Political and Strategic Studies, Cairo
Mr. Marwan Abdul Hamid, Assistant Deputy Minister,
Ministry of Housing and Public Works, Palestinian Authority
Mr. Mahmoud Ahmed Al Takruri, Deputy Regional Manager,
Cairo-Amman Bank, Ramallah
Mr. James S. Duesenberry, Professor,
John F. Kennedy School of Government, Harvard University
Mr. Jean-Michel Dumont, Secretary-General,
Parliamentary Association for Euro-Arab Cooperation
Mr. Nabil El-Sherif, Deputy Managing Director, PECDAR, Gaza,
and Director, Palestinian Water Authority
Mr. Geoffrey Haley, Aid Coordinator for Technical Assistance,
Office of the European Union in the West Bank and Gaza
Mr. Said Hammoud, Secretary of the Founding Committee of
Salam International Investment
Mr. Milad Hanna, former Chairman of the Committee on Housing
and Construction, Egyptian Parliament
Mr. Walid Hasna, Chief Engineer, UNDP Programme of Assistance to the
Palestinian People, Jerusalem
Mr. Samir Huleileh, Assistant Deputy Minister, Ministry of Economy,Trade and Industry,
Palestinian Authority
Mr. Odin K. Knudsen, Resident Representative and Programme Manager,
West Bank and Gaza Resident Mission, the World Bank
Mr. Robert Z. Lawrence, Professor of International Trade, Institute for Social and
Economic Policy in the Middle East, Harvard University
Ms. Ghania Malhees, Assistant Deputy Minister, Ministry of Economy,
Trade and Industry, Palestinian Authority
Mr. Ahmad Mashal, Director, Research Department, Palestinian Monetary Authority
Mr. Youssef Mahmoud Najem, Member, Board of Directors,
Palestine Chamber of Commerce, Gaza
Mr. James Ryan, Chairman, Shahrazad Homes, United States of America
Mr. Ali Sha'at, Assistant Deputy Minister, Ministry of Planning and
International Cooperation, Palestinian Authority
Mr. Khalid Abdel Shafie, Head, UNDP Office, Gaza
Mr. Henry Siegman, Director, US/Middle East Project, and Senior Fellow,
Council on Foreign Relations, New York
Mr. Hanspeter Tschäni, Senior Adviser, Swiss Trade Initiative for the Middle East
and North Africa, Geneva
Mr. Mohamed M. Ziara, Director General, Ministry of Housing and Public Works,
Palestinian Authority

Delegation of the Committee on the Exercise of the Inalienable Rights of the Palestinian People

Mr. Ibra Deguène Ka	Permanent Representative of Senegal to the United Nations; Chairman of the Committee
Mr. Ravan A. G. Farhadi	Permanent Representative of Afghanistan to the United Nations; Vice-Chairman of the Committee
Mr. Joseph Cassar	Permanent Representative of Malta to the United Nations; Rapporteur of the Committee
Mr. Pedro Nuñez Mosquera	Ambassador, Deputy Permanent Representative of Cuba to the United Nations
Mr. Nasser Al-Kidwa	Permanent Observer of Palestine to the United Nations

Representative of the Secretary-General

Mr. Peter Hansen	Under Secretary-General, Commissioner-General of the United Nations Relief and Works Agency for Palestine Refugees in the Near East

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Australia	Ms. Sandra Vegting, Counsellor
Austria	Mr. Heinrich Querner, Ambassador
Bahrain	Mr. Moustapha Kamal Mohamed, Ambassador Mr. Wahid Moubarak, Counsellor Mr. Zoheir Gomaa Mandil, First Secretary
Belgium	Mr. Bernard Charlier, Counsellor
Bolivia	Mr. Hernando Velasco, Ambassador Mr. David Carlo Gutierrez, First Secretary
Bulgaria	Mr. Petko Dimitrov, Ambassador Mr. Lubomir Popov, First Secretary Mr. Oleg Stoyanov, Commercial Counsellor
Burkina Faso	Mr. Touré Ibrahima, First Counsellor
China	Mr. Feng Zuoku, First Secretary and Consul

Côte d'Ivoire	Mr. Arsène Sagou, First Counsellor
Croatia	Mr. Daniel Bucan, Ambassador Mr. Neven Mimica, Minister-Counsellor
Cuba	Mr. Jorge Manfugas Lavigne, Ambassador Ms. Miriam Mogica Valdes, First Secretary
Cyprus	Mr. Stavros Orphanou, Ambassador
Czech Republic	Mr. Vratislav Janda, Second Secretary Ms. Sarka Jandova, Attaché
Ecuador	Mr. Manuel Romero, Ambassador
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India	Mr. Virendra Gupta, Deputy Chief of Mission

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Kenya	Mr. M.M. Mahmud, Ambassador
Korea, Republic of	Mr. Young-Sun Kim, Counsellor Mr. Il Chung, First Secretary
Malaysia	Mr. Abdul Rahman Abdul Rahim, Ambassador Mr. Long Rashid, Counsellor
Mali	Mrs. Traore Safiatou Konate, Second Secretary
Malta	Mr. Alan Bugeja, First Secretary
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Morocco	Mr. Abdelkader Zaoui, Chargé d'affaires a.i.
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Portugal	Mr. Eduardo Nunes de Carvalho, Ambassador Ms. Nabila Abdel Aziz El Bindari, Administrative Officer

Qatar	Mr. Mana Al Hajri, Ambassador
Romania	Mr. Onofrei Radu, Ambassador Mr. Pop Ioan, Counsellor
Russian Federation	Mr. Vladimir Goudev, Ambassador Mr. Vladimir Babekine, Deputy Political Counsellor
Saudi Arabia	Mr. Abdul Kareem Al-Jhani, First Secretary
Senegal	Mr. Assane B. Diouf, Ambassador Mr. Issakha Mbacke, Minister-Counsellor
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Sri Lanka	Mr. Packeer Mohideen Amza, Third Secretary
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Turkey	Mr. Mehmet Ozyildiz, Counsellor Mr. Oguzhan Ertugrul, Third Secretary
Ukraine	Mr. Victor Nagaichouk, Ambassador Mr. Sergiy Kamyshev, Counsellor Mr. Olexiy Sokolov, Counsellor Mr. Valentin Gongalo, First Secretary Mr. Sergiy Hutsalo, First Secretary
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United Arab Emirates	Mr. Sultan Al-Ali, Second Secretary Mr. Ashraf Turky, Attaché
Uruguay	Mr. Julio Cesar Franzini, Ambassador Mr. Jorge Dotta, Consul

Yemen	Mr. Hassan Dalal, Minister Plenipotentiary Mr. Mohamed Saleh, First Secretary
Zaire	Mr. Baramoto Bekpamade, Chargé d'affaires Mr. Lomena Angole, Administrative Secretary Mr. Ramazani May-Halale, Second Secretary

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United Nations agencies and bodies

Food and Agriculture Organization (FAO)	Mr. Dyaa K. Abdou, Chief, Policy Assistance Branch, RNE
International Labour Organization (ILO)	Mr. Mohamed El Murtada Mustafa, Director, ILO Office, Cairo
United Nations Children's Fund (UNICEF)	Mr. Farid Rahman, Regional Director Mr. Gamini Abeysekera, Special Representative of UNICEF, West Bank and Gaza Strip
United Nations Development Programme (UNDP)	Mr. Edouard Wattez, Special Representative of the Administrator, Jerusalem Mr.WalidHasna,ChiefEngineer,UNDP, Programme of Assistance to the Palestine People (PAPP) Mr. Khaled Abdel Shafi, Head of UNDP/PAPP Office, Gaza
United Nations Educational,Scientific and Cultural Organization (UNESCO)	Mr. A. Shihab-Eldin, Director Mr. N. Nofal, Education Adviser
United Nations EnvironmentProgramme for West Asia	Mr. Makram Gerges, Regional Director, Special Representative to the League of Arab States

United Nations Information Centre (Cairo)	Ms. Hedayat Abdel Nabi, Information Officer
Office of the United Nations High Commissioner for Refugees (UNHCR)	Mr. M. Boukry, Regional Representative Mr. Ariyavansa Jinadasa, Deputy Regional Representative Mr. Antonio Kamil Mikhail, Regional Adviser
United Nations Industrial Development Organization (UNIDO)	Mr. Peter Scheren, Junior Professional Officer
United Nations Institute for and Training and Research (UNITAR)	Mr. Babar Kamal, Programme Manager, Debt Financial Management Training Programme
United Nations Special Coordinator in the Occupied Territories (UNSCO)	Mr. Rick Hooper, Chief of Staff Gaza
World Bank	Mr. Odin K. Knudsen, Resident Representative and Programme Manager, West Bank and Gaza Resident Mission
World Health Organization (WHO)	Mr. Najibullah Mojadidi, Regional Adviser, Coordination, Resource Mobilization and Emergency Relief, WHO Regional Office for the Eastern Mediterranean, Alexandria
United Nations Centre for Human Settlements (Habitat)	Mr. Ismail Hammad, Senior Human Settlements Adviser Mr. Mohamed M. Abdel Raouf, Team Leader

Intergovernmental, regional and other organizations

Arab Administrative Development Organization	Mr. Kamal Zeinn, Director of Training and Research Mr. Ragan Makharita, Principal Adviser Mr. Zein Abdel-Hady, Head Librarian Mrs. Heba El Meligy
European Union	Mr. Geoffrey Haley, Aid Coordinator for Technical Assistance, Office of the European Union in the West Bank and Gaza
League of Arab States	Mr. Said Kamal, Assistant Secretary-General Mr. Wagih El Zainy Mr. Kamal Sinada Mr. Ghaleb A. Saleh Mr. Ibrahim Elsoury Mr. Mohamed Subeih

Non-governmental organizations

Afro-Asian Peoples' Solidarity Organization	Mr. Nouri Abdul Razzak, Secretary-General Mr. Mohamed Sobeih, Secretary Mr. E. A. Vidyasekera, Secretary Mr. Julien Randriamasivelo, Secretary Mr. Fakhry Labib, Information Section
Arab Network for Environment and Development	Mr. Emad Adly Mr. El Nagdi Nagar Mr. Mohamed Mahmoud Ms. Ghada Ahmadein
Arab Organization for Human Rights	Mr. Taher Shash, Ambassador Mr. Mohamed Fayek
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Presbyterian Church (USA)	Mr. Magda Iskander
Society for Upgrading the Built Environment (SUBE)	Ms. Gamila Mohamed Abdeen Ms. Nahed Ahmed Omran
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Scoudi News Agency	Mr. Saied Zenhom
United Arab Emirates	Mr. Farouk Fouly, Soundman
	Mr. Mohamed Abdel Salam, Correspondent
Voice of America	Ms. Laurie Kassman, Middle East Correspondent
Youth and Sports Radio	Mr. Ahmed Abu Zeid, Announcer

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